Docket No. 3892-4000



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

cant(s): Ranzini

Group Art Unit:

3621

Serial No.:

09/501,874

Examiner:

Elisca

Filed:

February 10, 2000

For:

SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

EXPRESS MAIL CERTIFICATE

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Express Mail Label No.: EV 622 499 346 US

Date of Deposit: November 7, 2005

I hereby certify that the following attached paper(s) and/or fee

- 1. Amendment After Final 39 pages (in duplicate)
- 2. Petition and Fee for Extension of Time 2 pages (in duplicate)
- 3. Postcard for Receipt Acknowledgement

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above and is addressed to: Mail Stop: AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Jafet Cotto

(Typed or printed name of person mailing papers(s) and/or fee)

Signature of person mailing paper(s) and/or fee)

Correspondence Address:

MORGAN & FINNEGAN, L.L.P. 3 World Financial Center New York, NY 10281-2101 (212) 415-8700 Telephone (212) 415-8701 Facsimile